

IDENTITY VERIFICATION USING BIOMETRICS**ABSTRACT OF THE DISCLOSURE**

In accordance with the present invention, authorization to gain access to an

5 account is carried out in two phases. During the first phase, a biometric image stored on a microchip disposed on a token is compared to a biometric image supplied by the token holder at the time and site of the transaction. If there is a match between the two biometric images in the first phase, then the second phase of the verification is carried out during which data associated with and extracted from the biometric image supplied by the account holder--prior
10 to the issuance of the token--is compared to data associated with and extracted from the biometric image stored on the microchip or supplied by the token holder at the time and site of the transaction. If there is a match between the two data during the second phase, then access to the account is granted.

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